

Bank Name	OTP Bank Nyrt.
LEI Code	529900W3MOO00A18X956
Country Code	HU



# 2016 EU-wide Stress Test: Summary

**OTP Bank Nyrt.** 

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		4,579.11	4,080.34
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		79.59	-49.32
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-904.01	-1,713.43
Cumulative 3y: Profit or (-) loss for the year		919.58	-733.79
Coverage ratio - Default stock	71.39%	65.26%	66.82%
Common Equity Tier 1 capital	2,811.08	3,052.14	1,983.62
Total Risk exposure amount	20,969.45	20,969.45	21,517.33
Common Equity Tier 1 ratio, %	13.4%	14.6%	9.2%
Fully loaded Common Equity Tier 1 ratio, %	12.9%	14.6%	9.2%
Tier 1 capital	2,811.08	3,052.14	1,983.62
Total leverage ratio exposures	34,237.23	34,237.23	34,237.23
Leverage ratio, %	8.2%	8.9%	5.8%
Fully loaded leverage ratio, %	7.9%	8.9%	5.8%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>1</sup> Conversions not considered for CET1 computation
 <sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Credit risk IRB

OTP Bank Nyrt.

								31/12/2015						
			Exposu	e values			Risk expo	sure amounts			Stock	of provisions		
		A-II	RB	F-	IRB	A-l	IRB	F-IR	88	A-	IRB	F	-IRB	Coverage R
		Non-defaulted	Defaulted	Default St										
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
	Institutions	0	(	0	0	0	0	0	0	0	0	0		0
	Corporates	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0		0
	Coroorates - Of Which: SME Retail	0		0	0	0	0	0	0	0	0			0
	Retail - Secured on real estate property	0		ő	ő	0	ő	ő	ő	0	0	ő		0
	Retail - Secured on real estate property - Of Which: SME	o o		0	0	0	0	0	0	0	0	0		0
OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	(	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0		0
	Equity Securitisation	0		0	0	0	0	0	0	0	0	0		0
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	0		ő	0	ő	ő	ő	ő	ŏ	0	ŏ		0

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	ß	F-	IRB	A-I	RB	F-IR	8	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	C	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Hungany	Retail - Secured on real estate property - Of Which: SME	0	U	0	0	0	0	0	0	0	0	0		-
Hungary	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	0	U	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: SMF Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0		-
		0		0	0	0	0	0	0	0	0	0		-
	Equity Securitisation	0	0	0	0	0	0	0	0	0	U	0		-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
	IRB TOTAL	0	0	ő	0	ő	0	0	0	ő	0	0	0	
	fault stock (as defined in paragraphs 59 and 61 of the Methodological note)						-							

								31/12/2015						
			Exposu	e values			Risk expo	sure amounts			Stock	of provisions		
		A-1	IRB	F	RB	A-	IRB	F-IR	8	A-1	IRB	FF.	IRB	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central oovernments	C	0	0	0	0	0	0	0	0	0	0		0
	Institutions Corporates			0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	i i i	i i	0	ā	ō	ō	0	0	ō	ō	ō		0
	Corporates - Of Which: SME	0	0 0	0	0	0	0	0	C	0	0	0		0
	Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0		0	0	0		0
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	i i i	i i	ō	ō	ō	0	0	0	ō	ō	0		0
	Retail - Oualifving Revolving	0	0 0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	0	0	0		0
	Equity		n i	0	0	0	0	0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	(	0 0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL			0	0	0	0	0	0	0	0	0		0

Computed as	: Stock of provisi	ons for defaulted	i stock / defaul	t stock (as defin	ed in paragraphs	59 and 61 of the	Methodological r	note)

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-	IRB	A-IF	RB	F-IR	В	A-1	IRB	F-I	RB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Ukraine	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	
		u u		0	0	0	0	0	U	0	0	0	U	
	Equity Securitisation	0		0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets				0	0	0		0		0		0	
	TRR TOTAL	0		0	0	0	0	0	0	0	0		0	

IRB TOTAL
 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BARKING AUTHORITY

Credit risk IRB

OTP Bank Nyrt.

								31/12/2015						
			Exposur					sure amounts				of provisions		6
		A-I	RB	F-	IRB	A-1	IRB	F-IR	:B	A-1	IRB	F	IRB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Default St										
	Central banks and central governments	0	0 0	0	0	0	0	0	0	0	0	0		0
	Institutions	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates	0	0 0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0 0	0	0	0	0	0	0	0	0	0		0
	Retail	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0	0	0	0	0	0		0
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
	Equity	0	0 0	0	0	0	0	0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		0

$ \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$									31/12/2015						
Non-defaulte         Non-defaulte         Ordnate         Non-defaulte         Ordnate         Non-defaulte         Ordnate         Defaulte         Non-defaulte         Ordnate         Defaulte         Non-defaulte         Ordnate         Defaulte         Non-defaulte         Ordnate         Defaulte         Defaulte <thdefaulte< th=""> <thdefaulte< th="">         D</thdefaulte<></thdefaulte<>															
Central basis and central genoments:         Non-defaulted         Ven-defaulted         Defaulted         Non-defaulted         Defaulted			A-I	RB	F-	IRB	A-	IRB	F-1	RB	A-	IRB	Fi	IRB	Coverage Ratio
Institution         Institution <thinstitution< th=""> <thinstitution< th=""></thinstitution<></thinstitution<>		(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Romania	Inditions Concrete - Of Which Secalized Lenders Concrete - Of Which Sec Retail - Secured on real estate property Retail - Secured on real estate property - Of Which Set Retail - Oracline and estate property - Of Which Set Retail - Oracline Secalized Second Sec Retail - Oracline Secalized Second Second Sec Retail - Oracline Secalized Second Second Second Second Retail - Offer Retail - Offer Head - Of Which Set Retail - Offer Retail - Offer Head - Of Which Set Second Second Second Second Second Second Second Second Second Second Second S													

								31/12/2015						
			Exposur					sure amounts			Stock	of provisions		
		A-I	8	F-	IRB	A-IRB		F-IRB		A-1	RB	Fil	RB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	)
	Institutions	0	0	0	0	0 0	0	0	0	0	0	0	(	8
	Corporates	0	0	0	0	0	0	0	0	0	0	0		1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	u u	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0		ō		0	ō	0	0	0	ő	0	č	
	Retail - Secured on real estate property - Of Which: SME	0	ō	ō	0	0	ō	ō	ō	ō	ō	ō	č	5
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0 0	0	0	0	0	0	0	(	3
	Retail - Oualifving Revolving	0	0	0	0	0 0	0	0	0	0	0	0	(	1
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(	1
	Retail - Other Retail - Of Which: SMF	0	0	0	u	0	0	0	0	0	0	0	(	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0		
	Securitisation	0		0	0		0	°	0		0	ů		
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(	3
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	(	j.

								31/12/2015						
			Exposur	e values				sure amounts				of provisions		
		A-II	8	F-I	RB	A-1	RB	F-I	RB	A	IRB	F	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>3</sup>
Slovakia	Control banks and cattorial sovernments Institutions Coronates Concretes Concretes Retail - Cell Which: Self Retail - Secured on real estate property - Of Which: Self Retail - Secured on real estate property - Of Which: Self Retail - Observation real-estate property - Of Which: Self Retail - Observation - Cell Secured on a set of the security - Of Which: Self Retail - Observation - Cell Secured on a set of the security - Of Which: Self Retail - Observation - Cell Secured on a set of the security - Of Which: Self Retail - Observation - Of Which: Self Retail - Observation - Of Which: Self Final-Security - Of Which: Jone - Self Final-Security - Of Which: Jone - Self				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Other non-credit obligation assets TRR TOTAL	0	0	0	0	0	0	0	0	0	0	0		0

IRB TOTAL <sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in parapraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

OTP Bank Nyrt.

								31/12/2015						
			Exposure					sure amounts			Stock	of provisions		
		A-IR	8	F-I	RB	A-1	RB	F-IR	В	A-1	IRB	Fil	RB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
Inditutions Concorde Concorde Retail - S Montenegro Retail - G Retail - G	entral devenments - of Watch Counsider ( andron - of Watch SHE cound on nal estate ansach Madel - Socraf on mail estate ansach Madel - Socraf on mail estate ansach - Of Which: SHE Read - Other Read - Of Which: NME Read - Other Read - Of Which: NME SHE Badd - Other Read - Of Which: NME SHE						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-I	RB	F	IRB	A-1	IRB	F-IF	8	A-	IRB	F	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
formal kinds and rown and rown anonuments Institutions Concenter - Of Whick Secularial Landon Concenter - Of Whick Sec Read - Of Whick Sec Read - Secured on real earthe concent - Of Whick Sel Read - Secured on real earthe concent - Of Whick Sel Read - Secured on real earthe concent - Of Whick row-Sel Read - Of Whick Sel Read - Of Whic													

							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	8	F-1	RB	A-IR	:B	F-IR	:B	A-IF	RB	F-I	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central banks and central everyments Linituitutois Criminutura Criminutura Concretate - Of Whick: Secalited Lardina Concretate - Of Whick: Set Retail - Secured on real entate onnexty - Of Which: Set Retail - Secured on real entate onnexty - Of Which: Set Retail - Secured on real entate onnexty - Of Which: Set Retail - Secured on real entate onnexty - Of Which: Set Retail - Other Retail Retail - Other Retail Retail - Other Retail			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										
Eaulty Securitisation Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	C	j
IBB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-



Credit risk IRB

OTP Bank Nyrt.

						Baseline Scer	nario								Adverse Sce	inario			
			31/12/20	16		31/12/201	17		31/12/201	18		31/12/2	016		31/12/20	)17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairmer rate	t Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Rat Default Stoc
	Central banks and central governments Institutions Corporates	-	0 0 0	-	-	0 0	-	-	0	-		- 0	-	-	0 0 0	-		0 0 0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	-	0	-	-	0	-		0			- 0	-	-	0			0	
OTP Bank Nyrt.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	-	0	-	-	0	-		0			- 0	-	-	0		-	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-		0			- 0	-	-	0			0	
	Equity Securitisation	-	0	-	-	0	-	-	0	-		- (	-		0	-	-	0	
	Other non-credit obligation assets IRB TOTAL	-	0		-	0		-	0			- (		-	0		-	0	

						Baseline Sco	enario								Adverse Sce	nario			
			31/12/20	16		31/12/20	117		31/12/20	018		31/12/2	016		31/12/20	17		31/12/20	018
	(	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ra
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Sto
	Central banks and central governments		0	-		- 0		-	0	- 10		- 0	-	-	- 0	-	-	0	0
	Institutions		0	-		- 0		-	0			- 6	-	-	- 0	-	-	0	0
	Corporates		0	-		- 0		-	0	- 0		- 0	-	-	- 0	-	-	0	1
	Corporates - Of Which: Specialised Lending		0	-		- 0		-	0	- 0		- 0	-	-	- 0	-	-	0	1
	Corporates - Of Which: SME		0	-		- 0		-	0	- 10		- 0	-	-	- 0	-	-	0	1
	Retail		0	-		- 0		-	0	- 10		- 0	-	-	- 0	-	-	0	1
	Retail - Secured on real estate property		0	-		. 0			0			- 0	-		0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME		0	-		. 0			0			- 0	-		0	-	-	0	
Hungary	Retail - Secured on real estate property - Of Which: non-SME		0	-					0			- 0			0			0	
riangary	Retail - Qualifying Revolving																	0	
	Retail - Other Retail		, ő							i -								0	
	Retail - Other Retail - Of Which: SMF																	0	
	Retail - Other Retail - Of Which: non-SME			-									-				-	0	
				-									-				-	0	
	Equity Securitisation									-								0	
	Other non-credit obligation assets		. 0	-		- 0			(	-		- (		-	. 0		-	0	
	IRB TOTAL	-	0	-		- 0						- (		-	- 0	-		0	

						Baseline Sce	enario								Adverse Sce	nario			
			31/12/20	16	1	31/12/20	117		31/12/20	018	 	31/12/20	16	1	31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	mpairment rate	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Rat Default Stor
	Central banks and central governments Institutions		- 0	-		0			0	-	1	0	-		0	-	-	0	octuar oro.
	Corporates Corporates - Of Which: Soecialised Lendina Corporates - Of Which: SME		- 0	-		0	-	-	0	5 - 5 -	-	0	-		0	-	-	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		- 0	-		0	-	-	0	D - D -	-	0	-		0	-	-	0	
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving		- 0	-		0	-	1	0	- D -	:	0	-		0	-		0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		- 0	-		0	-	-	0	- D -	-	0	-		0	-	-	0	
	Equity Securitisation Other non-credit obligation assets		- 0	-		0			0	D -		0			0	-		0	
	IRR TOTAL		- 0	-	-	0		-	č	-	-	ő	-	-	ő	-	-	ő	

Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

						Baseline Sce	nario			
			31/12/201	.6		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0	-		0			0	
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0		-	0		-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property		0		-	0		-	0	-
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-
Ukraine	Retail - Secured on real estate property - Of Which: non-SME		0		-	0		-	0	-
onardine	Retail - Qualifying Revolving		0	-	-	0	-		0	_
	Retail - Other Retail		0	-	-	ō	-		ō	_
	Retail - Other Retail - Of Which: SME		0	-	-	0	-		0	_
	Retail - Other Retail - Of Which: non-SME		0	-	-	ō	-		ō	_
	Equity		0	-	_	0		-	0	-
	Securitisation		Ŭ						Ŭ	
	Other non-credit obligation assets	-	0		-	0	-	-	0	-
	TRB TOTAL		Ő.			0			ő	

				Adverse Sce	nario			
	31/12/20			31/12/20	17		31/12/20	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0		-	0			0	
-	0	-	-	0	-	-	0	-

Ratio -

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

OTP Bank Nyrt.

EBA EUROPEAN BANKING AUTHORITY

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16	1	31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	018
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
Bulgaria	Central banks and central governments Institutions Corporates Comparise Comp							-		-									
puted as: Stock of provisions for defaulted a	IRB TOTAL	-	0			. 0		-	0	-	-	0	-	-	0	-		- 0	

			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Rati
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail		0	-	-	0	-	-	0	
	Retail - Secured on real estate property		0		-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME		0		-	0	-	-	0	
Romania	Retail - Secured on real estate property - Of Which: non-SME	-	0		-	0		-	0	
	Retail - Qualifying Revolving		0		-	0	-	-	0	
	Retail - Other Retail		0			0			0	
	Retail - Other Retail - Of Which: SME	-	o o	-		0	-		ō	
	Retail - Other Retail - Of Which: non-SME		0		-	0			0	
	Equity					0				
	Securitisation		, i i i i i i i i i i i i i i i i i i i						0	
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL			-		0				

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0			0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Coroorates - Of Which: Soecialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0		-	0	
	Retail - Secured on real estate property	-	0	-	-	0		-	0	
Croatia	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	
Cittatia	Retail - Secured on real estate property - Or which: hon-smc Retail - Qualifying Revolving		0	-	-	0		-	0	
	Retail - Other Retail		0			0			0	
	Retail - Other Retail - Of Which: SMF		0			0			0	
	Retail - Other Retail - Of Which: non-SME		0			0			0	
	Equity		0	-	-	0		-	ő	
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL	-	0	-	-	0	-	-	0	

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	U	-	-	U	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0			0			0	
	0			0			0	
	0			0			0	
	0			0			0	
				0			0	
	0	-	-	0	-	-	0	-
-	0	-		0	-		0	-

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates		0	-	-	0	-	-	0	
	Cornorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Slovakia	Retail - Secured on real estate property - Of Which: pon-SMF	-	0	-	-	0	-	-	0	
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Fauity	-	0			0			0	
	Securitisation									
	Other non-credit obligation assets		0		-	0		-	0	
	IRB TOTAL	-	0	-	-	0	-	-	0	

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>		
	0			0			0			
-	0	-	-	0	-	-	0			
-	0			0			0			
-	0			0			0			
	0	-	-	0		-	0			
1	0		1	0	1	1	0			
	0			0			0			

Credit risk IRB

OTP Bank Nyrt.

					Baseline Sce	nario									Adverse Sce	nario			
		31/12/2	016		31/12/20	17		31/12/20	18			31/12/201	.6		31/12/20	17		31/12/20	18
(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	1	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
Central backs and central overments     Constants     Constant     Constants     Constant     Constant									-			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							

		31/12/20	14		21/12/20	17		21/12/20	0	_
					31/12/20			31/12/20		
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	1
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
Central banks and central povernments		0	-	-	0	-	-	0	-	
Institutions		0	-	-	0	-	-	0	-	
Corporates		0	-	-	0	-	-	0	-	
Corporates - Of Which: Specialised Lending		0	-	-	0		-	0	-	
Corporates - Of Which: SME		0	-	-	0	-	-	0	-	
Retail		0	-	-	0		-	0	-	
Retail - Secured on real estate property		0	-	-	0	-	-	0	-	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0		-	0	-	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	-	
Retail - Qualifying Revolving		0	-	-	0		-	0	-	
Retail - Other Retail		0	-	-	0	-	-	0	-	
Retail - Other Retail - Of Which: SME		0		-	0			0	-	
Retail - Other Retail - Of Which: non-SME	-	ō		-	ō			ō	-	
Equity		0		-	0			0	-	
Securitisation		-			-					
Other non-credit obligation assets		0		-	0			0	-	
IRB TOTAL		0	-	-	ő	-	-	0		

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
	0	-	-	0	-	-	0	-
	0			0			0	-

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Comprates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	ō		-	ō		-	ō	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		ō			0		-		
Retail - Qualifying Revolving		ő			ő		-	ő	
Retail - Other Retail		ő							
Retail - Other Retail - Other Retail - Of Which: SME		0			0		1 1	ů ů	
Retail - Uther Retail - UT WITCH SME Retail - Other Retail - Of Whith ron-SME			-	-		-	1 -	0	
			-	-	0	-	1 -		
Equity		0		-	0			0	
Securitisation									
Other non-credit obligation assets		0		-	0	-	-	0	
IRB TOTAL	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20			31/12/20			31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0			0	-		0	





OTP Bank Nyrt.

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	12,770	0	529	0	11	0	0.0
	Regional governments or local authorities	176	0	57	0	1	0	100.0
	Public sector entities	192	0	162	1	1	0	18.0
	Multilateral Development Banks	4	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	1,522	0	775	0	1	0	94.8
	Corporates	4,849	412	4,940	435	238	821	66.6
	of which: SME	1,311	98		107	14	278	74.04
	Retail	5,061	95	3,744	102	162	797	89.4
OTP Bank Nyrt.	of which: SME	375	4	230	5	3	36	89.6
OTT Durik Nyrt.	Secured by mortgages on immovable property	7,208	576	3,887	585	152	1,083	65.3
	of which: SME	1,144	87	887	87	29	239	73.2
	Items associated with particularly high risk	62	0	94	0	9	0	0.04
	Covered bonds	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.04
	Collective investments undertakings (CIU)	66	0	66	0	0	0	0.04
	Equity	107	0	232	0	31	0	0.09
	Securitisation							
	Other exposures	1,640	0	1,085	0	72	0	0.0
	Standardised Total	33,656	1,084	15,570	1,122	678	2,701	71.49

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	10,486	C	37	0	8	0	0.0
	Regional governments or local authorities	105	0	24	0	0	0	100.0
	Public sector entities	155	0	135	0	0	0	37.4
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	336	0	224	0	0	0	60.0
	Corporates	2,251	221		223	52	114	34.2
	of which: SME	820	16	748	18	5	38	70.5
	Retail	1,610	45	1,179	48	54	242	
Hungary	of which: SME	156	2	89	2	1	12	85.3
nungary	Secured by mortgages on immovable property	3,520	166		167	104	272	62.1
	of which: SME	434	29	272	29	21	176	85.8
	Items associated with particularly high risk	23	0	34	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	65	0	65	0	0	0	0.0
	Equity	101	0	225	0	29	0	0.0
	Securitisation							
	Other exposures	760	(	639	0	15	0	0.04
	Standardised Total	19,411	432	6,207	438	263	629	59.3%

Standardised Total
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	142	0	71	0	0	0	0.09
	Regional governments or local authorities	0	0	0	0	0	0	0.09
	Public sector entities	0	0	0	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0	0	0.04
	International Organisations	0	0	0	0	0	0	0.04
	Institutions	152	0	129	0	0	0	0.04
	Corporates	197	0	197	0	9	16	100.04
	of which: SME	8	0	8	0	0	13	100.04
	Retail	814	10	610	10	51	187	94.8
Russian Federation	of which: SME	0	0	0	0	0	0	0.04
Russian reueration	Secured by mortgages on immovable property	118	9	103	9	2	19	67.3
	of which: SME	44	0	44	0	0	0	0.04
	Items associated with particularly high risk	0	0	0	0	0	0	0.04
	Covered bonds	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
	Equity	0	0	0	0	0	0	0.09
	Securitisation							
	Other exposures	66	0	19	0	6	0	0.09
	Standardised Total	1,488	19	1,129	19	68	221	92.0%



OTP Bank Nyrt.

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	172	0	257	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3	0	3	0	0	0	0.0%
	Corporates	464	33	697	36	123	249	88.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	59	3	44	3	11	81	96.4%
Ukraine	of which: SME	0	0	0	0	0	0	0.0%
UNIAILIE	Secured by mortgages on immovable property	73	43	73	45	24	291	87.0%
	of which: SME	0	9	0	9	0	4	30.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	51	0	32	0	6	0	0.0%
	Standardised Total	822	80	1,107	83	164	622	88.6%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	1,019	0	2	0	0	0	0.04
	Regional governments or local authorities	2	0	1	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	15	0	13	0	0	0	0.0
	Corporates	613	6	613	8	21	58	90.8
	of which: SME	36	0	36	0	0	3	100.0
	Retail	1,337	11	991	12	38	145	93.2
Bulgaria	of which: SME	65	1	37	2	2	23	95.5
Duiyana	Secured by mortgages on immovable property	1,393	137	801	138	9	254	65.0
	of which: SME	212	14	187	14	3	21	60.9
	Items associated with particularly high risk	3	0	4	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0
	Equity	4	0	4	0	0	0	0.0
	Securitisation							
	Other exposures	332	0	175	0	24	0	0.0
	Standardised Total	4,718	153	2,604	157	93	457	74.99

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	229	0	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	5	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	69	0	63	0	0	0	0.0%
	Corporates	392	19	386	21	3	52	73.3%
	of which: SME	141	3	135	3	0	7	69.5%
	Retail	412	7	309	7	7	31	81.2%
Romania	of which: SME	78	0	58	0	0	0	0.0%
Nutrialita	Secured by mortgages on immovable property	890	91	544	92	2	140	60.6%
	of which: SME	283	2	259	2	0	12	83.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0.0%
	Equity	0	0	0	0	1	0	0.0%
	Securitisation							
	Other exposures	73	0	27	0	3	0	0.0%
	Standardised Total	2,074	117	1,336	121	16	223	65.6%



OTP Bank Nyrt.

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	400	0	0	0	3	0	0.0%
	Regional governments or local authorities	15	0	7	0	0	0	0.0%
	Public sector entities	32	0	25	1	1	0	12.8%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	76	0	76	0	0	0	0.0%
	Corporates	245	18	228	26	5	37	66.6%
	of which: SME	149	17	133	23	4	28	62.0%
	Retail	422	8	316	10	-4	60	88.6%
Croatia	of which: SME	9	0	7	0	0	0	45.6%
Croatia	Secured by mortgages on immovable property	519	48	472	52	4	38	43.9%
	of which: SME	110	21	71	21	1	17	44.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	2	0	2	0	0	0	0.0%
	Securitisation							
	Other exposures	139	0	101	0	8	0	0.0%
	Standardised Total	1,849	75	1,227	87	18	135	64.3%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	80	0	0	0	0	C	0.0
	Regional governments or local authorities	31	0	6	0	0	0	0.0
	Public sector entities	4	0	2	0	0	C	80.
	Multilateral Development Banks	4	0	0	0	0	C	0.
	International Organisations	0	0	0	0	0	C	0.
	Institutions	0	0	0	0	0	C	0.
	Corporates	299	19	293	23	1	28	59.
	of which: SME	24	1	. 19	1	0	0	1.
	Retail	254	5	178	5	3	13	73.
Slovakia	of which: SME	67	1	38	1	0	1	51.
JIUVAKIA	Secured by mortgages on immovable property	514	34	237	35	1	16	31.
	of which: SME	11	0	11	0	0	C	22.
	Items associated with particularly high risk	11	0	17	0	8	C	0.
	Covered bonds	0	0	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0.
	Collective investments undertakings (CIU)	0	0	0	0	0	C	0.
	Equity	0		0	0	1	0	0.
	Securitisation							
	Other exposures	58	(	23	0	1	0	0.
	Standardised Total	1,256	58	758	63	16	56	49.4

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015										
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>							
	Central governments or central banks	95	0	95	0	0	0	0.09							
	Regional governments or local authorities	13	0	13	0	0	0	100.09							
	Public sector entities	0	0	0	0	0	0	0.0							
	Multilateral Development Banks	0	0	0	0	0	0	0.0							
	International Organisations	0	0	0	0	0	0	0.0							
	Institutions	46	0	46	0	0	0	0.0							
	Corporates	113	54	113	55	23	133								
	of which: SME	106	28	106	29	5	104	78.7							
	Retail	89	4	67	4	1	21	84.8							
Montenegro	of which: SME	0	0	0	0	0	0	0.0							
Montenegro	Secured by mortgages on immovable property	70	10	70	10	1	15	59.1							
	of which: SME	0	1	0	1	0	2	62.0							
	Items associated with particularly high risk	0	0	0	0	0	0	0.0							
	Covered bonds	0	0	0	0	0	0	0.0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0							
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0							
	Equity	0	0	0	0	0	0	0.0							
	Securitisation														
	Other exposures	105	0	20	0	3	0	0.0							
	Standardised Total	532	68	425	69	28	168	71.29							



OTP Bank Nyrt.

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	(	0	0	0		0.0
Regional governments or local authorities	0	C	0	0	0		0.0
Public sector entities	0	0	0	0	0		0.0
Multilateral Development Banks	0	0	0	0	0		0.0
International Organisations	0	0	0	0	0		0.0
Institutions	0	0	0	0	0		0.0
Corporates	0	0	0	0	0		0.
of which: SME	0	0	0	0	0		0.0
Retail	0	0	0	0	0		0.0
of which: SME	0	0	0	0	0		0.0
Secured by mortgages on immovable property	0	0	0	0	0		0.0
of which: SME	0	0	0	0	0		0.0
Items associated with particularly high risk	0	0	0	0	0		0.
Covered bonds	0	(	0	0	0		0.0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.
Collective investments undertakings (CIU)	0	0	0	0	0		0.
Equity	0	0	0	0	0		0.0
Securitisation							
Other exposures	0	(	0	0	0		0.0
Standardised Total	0	0	0	0	0		0.0



OTP Bank Nyrt.

						Baseline Sco	enario								Adverse Sce	nario			
			31/12/20	16		31/12/20	017		31/12/20	18		31/12/20	16		31/12/20	17		31/12/201	8
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	11	-	0.0%	11	-	0.0%	11	-	0.0		-	0.0%	11	-	0.0%	11	-
	Regional governments or local authorities	0.0%	1	100.0%	0.0%	1	100.0%	0.0%	1	100.0%	0.0		100.0%	0.0%	1	100.0%	0.0%	1	100.0%
	Public sector entities	0.0%		18.0%	0.0%	1	18.0%	0.0%	1	18.0%	0.0		18.0%	0.0%	1	18.0%	0.0%	1	18.0%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	- 10	0.0%	0	-	0.0		-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	-	0.0%	0	- 10	0.0%	0	-	0.0		-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	1	94.8%	0.0%		94.8%	0.0%	1	94.8%	0.0		94.8%		1	94.8%	0.0%	1	94.8%
	Corporates	1.4%		67.3%	1.3%			1.3%	1,278	66.2%	2.2				1,404	71.8%	3.0%	1,545	71.9%
	of which: SME	1.0%		70.9%	0.9%			0.9%	329		1.4			1.7%	347	70.2%	1.5%	367	67.8%
	Retail	3.4%	1,149	83.3%	3.1%			2.9%	1,434		6.3			5.5%	1,572		4.2%	1,751	75.6%
OTP Bank Nyrt.	of which: SME	2.0%	47	81.1%	2.1%			2.0%	62	72.5%	3.0				66	77.7%	3.8%	79	74.9%
Off Durik Nyrt.	Secured by mortgages on immovable property	0.8%	1,345	63.0%	0.7%			0.6%	1,445	56.8%	1.5				1,554	58.9%	1.5%	1,671	56.4%
	of which: SME	0.5%	274	66.9%	0.5%	280	62.2%	0.4%	285	58.5%	0.8		65.7%	1.0%	288	59.5%	1.0%	299	55.6%
	Items associated with particularly high risk	0.0%	9	-	0.0%	ç		0.0%	9	-	0.0	% 9	-	0.0%	9	-	0.0%	9	-
	Covered bonds		0	-	-	0	- 10	-	0	-		- 0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	- 10	-	0	-		- 0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	- 10	0.0%	0	-	0.0		-	0.0%	0	-	0.0%	0	-
	Equity	0.0%	31	-	0.0%	31	-	0.0%	31		0.0	% 31	-	0.0%	31	-	0.0%	31	
	Securitisation																		
	Other exposures	0.0%	72	-	0.0%	72		0.0%	72		0.0	% 72		0.0%	72	-	0.0%	72	
	Standardised Total	0.9%	3,769	69.8%	0.8%	4,042	67.3%	0.7%	4,283	65.3%	1.69	6 4,095	71.5%	1.6%	4,656	68.6%	1.3%	5,092	66.8%

31/12/2018 Impairment Stock of Coverage Ratio

29

1,242

-100.0% 37.4%

60.0% 37.6% 53.5% 68.7% 69.9% 54.7% 77.2%

55.2%

0.0% 0.0% 0.0%

. 0.0% 0.5% 0.5% 3.2% 1.9% 0.8% 0.0% 0.0%

0.0% 0.0%

0.0%

-100.0% 37.4%

. 60.0% 37.2% 58.0% 72.0% 72.8% 58.6% 79.7%

57.4%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario								Adverse Sce	nario
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		Stock of Provisions	Coverage Ra Default Sto
	Central governments or central banks	0.09	8	-	0.0%	8	-	0.0%	8	-	0.0%	8		0.0%	8	
	Regional governments or local authorities	0.09	6 0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	10
	Public sector entities	0.09	6 0	37.4%	0.0%	0	37.4%	0.0%	0	37.4%	0.0%	0	37.4%	0.0%	0	3
	Multilateral Development Banks		- 0	-	-	0	-	-	0	-	-	0		-	0	
	International Organisations		- 0		-	0		-	0	-	-	0		-	0	
	Institutions	0.09		60.0%	0.0%	0	60.0%	0.0%	0	60.0%	0.0%	0	60.0%	0.0%	0	6
	Corporates	0.49	178	35.1%	0.3%	186	35.2%	0.3%	194	35.2%	0.6%	187	36.8%	0.6%	200	3
	of which: SME	0.39	47	62.6%	0.3%	49	57.4%	0.3%	52	53.2%	0.5%	50	64.7%	0.5%	54	5
	Retail	1.79	327	77.5%	1.7%	355	72.2%	1.8%	381	68.4%	2.8%	353	78.4%	3.5%	408	7
Live server	of which: SME	1.29	14	76.7%	1.1%	16	71.9%	1.2%	18	68.5%	1.8%	16	77.6%	1.9%	18	7
Hungary	Secured by mortgages on immovable property	0.49	439	65.4%	0.3%	459	62.3%	0.3%	474	59.4%	0.8%	454	63.4%	0.8%	491	5
	of which: SME	0.09	197	83.2%	0.0%	197	81.1%	0.0%	197	79.1%	0.0%	197	82.7%	0.0%	197	7
	Items associated with particularly high risk	0.09			0.0%	0		0.0%	0	_	0.0%	0		0.0%	0	
	Covered bonds		- 0			0		-	0	-		0			Ó	
	Claims on institutions and corporates with a ST credit assessment		- 0		-	0	-	-	0	-	-	0		-	Ó	
	Collective investments undertakings (CIU)	0.09	al õ	-	0.0%	ō	-	0.0%	ō	-	0.0%	0		0.0%	õ	
	Equity	0.09	29		0.0%	29	-	0.0%	29	-	0.0%	29		0.0%	29	
	Securitisation		1													
	Other exposures	0.09	15		0.0%	15		0.0%	15	-	0.0%	15		0.0%	15	
	Standardised Total	0.3%	996	60.0%	0.2%	1.051	57.8%		1,102	55.8%	0.4%	1.046	60.3%	0.5%	1.152	50

					E	Baseline Sce	enario								Adverse Sce	nario			
			31/12/20	16		31/12/20	)17		31/12/201	18		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of				Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage
	Central governments or central banks	rate 0.0%	Provisions	Default Stock <sup>1</sup>	rate 0.0%	Provisions	Default Stock <sup>1</sup>	rate 0.0%	Provisions	Default Stock <sup>1</sup>	rate 0.0%	Provisions	Default Stock <sup>1</sup>	rate 0.0%	Provisions	Default Stock <sup>1</sup>	rate 0.0%	Provisions	Default
		0.0%	0		0.0%			0.076	0		0.0%	0		0.0%			0.0%	0	
	Regional governments or local authorities	-	0	-	-	u		-	0	-	-	0	-	-	U		-	0	
	Public sector entities	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	
	Multilateral Development Banks	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	
	International Organisations		0	-	-	C		-	0	-	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0		0.0%	0		0.0%	0		0.0%	0		0.0%			0.0%	0	
	Corporates	2.3%		85.3%	2.4%	36	82.5%	2.5%	41	79.0%	2.9%	31	87.6%	4.6%		83.2%	4.7%	50	
	of which: SME	2.0%	13	96.1%	2.2%	13	92.6%	2.4%	13	89.4%	2.5%	13	95.9%	4.2%		90.6%	4.7%	13	
	Retail	10.3%	329	94.6%	8.9%	397	93.9%	8.4%	454	93.5%	16.2%	387	97.5%	11.4%	468	96.9%	8.4%	519	
Russian Federation	of which: SME	-	0	-	-	C		-	0	-	-	0	-	-	0	-	-	0	
reasonant reactation	Secured by mortgages on immovable property	4.3%	26	55.4%	3.3%	29	50.4%	2.6%	32	47.4%	7.3%	31	58.5%	6.1%	38	55.1%	5.2%	42	
	of which: SME	0.6%		8.9%	0.6%	1	8.8%	0.6%	1	8.8%	1.0%	0	10.3%	1.3%	1	11.6%	1.5%	2	
	Items associated with particularly high risk	0.0%	0	-	0.0%	C		0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0	
	Covered bonds		0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	C		-	0	-		0		-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	C		-	0	-	-	0	-	-	0	-	-	0	
	Equity	0.0%	0		0.0%	0		0.0%	0	-	0.0%	0		0.0%	0		0.0%	0	
Sec	Securitisation																		
	Other exposures	0.0%		-	0.0%	6	i .	0.0%	6		0.0%	6		0.0%	6	-	0.0%	6	1
	Standardised Total	6.3%	390	89.4%	5.3%	468	88.0%	4.8%	532	87.1%	9.9%	454	92.4%	6.9%	552	90.9%	5.1%	618	



OTP Bank Nyrt.

						Baseline Sc	enario								Adverse Sce	nario			
			31/12/20	16		31/12/2	017		31/12/20	18		31/12/20	16		31/12/20	)17		31/12/201	8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of		Impairment					Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	-	0.0%		)	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	
	Regional governments or local authorities		0	-	-		)	-	0	-		0	-	-	0	-	-	0	
	Public sector entities		0	-	-		)	-	0	-		0	-	-	0	-	-	0	
	Multilateral Development Banks		0	-	-		)	-	0	-		0	-	-	0	-	-	0	
	International Organisations	0.0%	0	-	0.0%		1	0.0%	0	-	0.0%	0	-	0.0%	0		0.0%	0	
	Institutions	0.0%	0	-	0.0%		)	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	
	Corporates	4.1%	396	87.2%	3.6%	416	5 86.5%	3.3%	433	86.1%	7.6%	439	94.4%	14.7%	515	92.9%	13.9%	571	92.1%
	of which: SME		0	-	-			-	0	-		0	-	-	0		-	0	
	Retail	11.3%	100	94.3%	10.5%	100	5 93.19	9.6%	111	92.2%	47.7%	126	94.2%	48.0%	137	93.5%	33.7%	140	93.4%
Ukraine	of which: SME		0	-	-		)	-	0	-		0	-	-	0	-	-	0	
UNIAILIE	Secured by mortgages on immovable property	7.9%	324	85.3%	6.2%	329	84.09	5.0%	331	83.2%	22.6%	339	84.8%	24.3%	352	84.1%	23.1%	357	83.7%
	of which: SME		5	39.2%	-		39.2%	-	5	39.2%		6	45.1%	-	7	50.6%	-	7	54.3%
	Items associated with particularly high risk	0.0%	0	-	0.0%		)	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	
	Covered bonds		0	-	-			-	0	-		0	-	-	0		-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-		)	-	0	-		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%		)	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	
	Equity	0.0%	0	-	0.0%			0.0%	0	-	0.0%	0	-	0.0%	0		0.0%	0	
	Securitisation																		
	Other exposures	0.0%	6	-	0.0%	6	5	0.0%	6	-	0.0%	6	-	0.0%	6		0.0%	6	-
	Standardised Total	4.0%	826	87.2%	3.4%	857	86.2%	2.9%	881	85.6%	10.1%	910	90.1%	12.0%	1,010	89.4%	9.6%	1,073	89.1%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	In
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-	
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	0	-	
	Public sector entities	0.0%			0.0%	0	-	0.0%	0	-	
	Multilateral Development Banks	1. A			-	0	-	-	0	-	
	International Organisations	1. A			-	0	-	-	0	-	
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-	
	Corporates	1.8%		87.2%	2.2%	104	84.6%			83.0%	
	of which: SME	0.2%	3	94.5%	0.2%	3	88.9%	0.2%	3	84.5%	
	Retail	1.4%	202	78.8%	1.4%	220	70.7%	1.3%	237	65.6%	
Bulgaria	of which: SME	4.8%			5.7%	31	85.2%			82.5%	
Duigana	Secured by mortgages on immovable property	0.9%	279	61.4%	0.9%	294	58.2%	0.9%	306	55.3%	
	of which: SME	0.8%	26	52.1%	0.9%	28	46.3%	0.8%	29	42.7%	
	Items associated with particularly high risk	0.0%			0.0%	0	-	0.0%	0	-	
	Covered bonds	1. Sec. 1. Sec			-	0	-	-	0	-	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	
	Collective investments undertakings (CIU)	0.0%		-	0.0%	0	-	0.0%	0	-	
	Equity	0.0%	0		0.0%	0	-	0.0%	0	-	_
	Securitisation										
	Other exposures	0.0%			0.0%	24		0.0%		-	
	Standardised Total	0.9%	596	69.3%	0.9%	643	65.1%	0.9%	683	61.9%	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0	-	0.0%	0	-	0.0%	0	
0.0%	0	-	0.0%	0		0.0%	0	
0.0%	0		0.0%	0	-	0.0%	0	-
-	0		-	0			0	
-	0		-	0			0	
0.0%	0	-	0.0%	0		0.0%	0	
2.5%	95	89.8%	4.1%	121	88.1%	4.6%	148	87.1%
0.3%	3	93.9%	0.4%	3	85.9%	0.5%	3	79.3%
1.9%	210	78.0%	2.5%	243	68.6%	2.3%	272	63.9%
6.7%	30	92.1%	11.1%	36	87.4%	12.2%	42	84.6%
1.3%	295	63.2%	2.1%	327	59.5%	2.3%	360	57.5%
1.1%	28	54.6%	2.0%	34	50.3%	2.1%	39	47.4%
0.0%	0	-	0.0%	0		0.0%	0	
-	0		-	0	-		0	
-	0	-	-	0		-	0	-
0.0%	0	-	0.0%	0		0.0%	0	-
0.0%	0		0.0%	0		0.0%	0	
0.0%	24	-	0.0%	24		0.0%	24	
1.3%	625	70.5%	1.9%	715	65.9%	1.9%	804	63.5%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario									Adverse Sce	nario			
			31/12/20	)16		31/12/20	17		31/12/201	18			31/12/201	6		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	I	mpairment rate P	Stock of	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-	_	0.0%	0	- Schulle Stock	0.0%	0	-	0.0%		Dendare beoek
	Regional governments or local authorities	0.0%	0		0.0%	0		0.0%	Ó			0.0%	0		0.0%		-	0.0%		
	Public sector entities	0.0%	6 0		0.0%	0		0.0%	0			0.0%	0		0.0%	0	-	0.0%	0	
	Multilateral Development Banks		- 0		-	0		-	0			-	0		-	0	-		0	
	International Organisations		- 0		-	0		-	0			-	0		-	0	-		0	
	Institutions	0.0%	. 0	-	0.0%	0		0.0%	0	-		0.0%	0		0.0%	0	-	0.0%	0	
	Corporates	1.9%	63	71.7%	1.9%	70	70.5%	1.8%	76	69.5%		2.9%	70	77.1%	3.9%	85	75.8%	3.3%		75.19
	of which: SME	2.1%	b 10	64.0%	2.0%	13	61.5%	2.0%	15	60.1%		3.1%	11	66.5%	4.3%	17	65.0%	3.6%		64.49
	Retail	5.1%	62	75.2%	5.1%	81	69.9%	5.2%	99	67.4%		12.7%	95	70.9%	14.3%	142	69.2%	11.5%		69.19
Romania	of which: SME	2.6%	b 2	55.5%	2.5%	4	55.6%	2.5%	6	55.6%		3.8%	3	63.9%	5.2%	7	64.0%	4.5%		64.09
Komama	Secured by mortgages on immovable property	1.3%	5 156	56.5%	1.2%	166	52.9%	1.2%	176	50.1%		2.6%	171	56.5%	3.7%	205	53.7%	3.4%		52.99
	of which: SME	0.7%	b 14	55.9%	0.6%	16	46.0%	0.6%	18	40.2%		1.0%	15	52.5%	1.2%	18	41.2%	1.0%	21	36.89
	Items associated with particularly high risk	0.0%	. 0	-	0.0%	0		0.0%	0	-		0.0%	0		0.0%	0	-	0.0%	0	
	Covered bonds		- 0	-	-	0		-	0	-		-	0		-	0	-		0	
	Claims on institutions and corporates with a ST credit assessment		- 0		-	0	-	-	0	-		-	0	-	-	0	-		0	
	Collective investments undertakings (CIU)	0.0%	5 O		0.0%	0	-	0.0%	0	-		0.0%	0		0.0%	0	-	0.0%	0	
	Equity	0.0%	1	-	0.0%	1		0.0%	1	-		0.0%	1		0.0%	1		0.0%	1	1
	Securitisation																			
	Other exposures	0.0%	3	-	0.0%	3		0.0%	3	-		0.0%	3		0.0%	3		0.0%	4 3	
	Standardised Total	1.9%	285	62.7%	1.8%	321	59.7%	1.8%	356	57.6%		4.2%	340	63.6%	4.8%	435	61.7%	3.8%	506	61.2%



OTP Bank Nyrt.

						Baseline Sco	enario								Adverse Sce	nario			
			31/12/20	16		31/12/20	)17		31/12/20	18	-	31/12/20	)16		31/12/20	)17		31/12/20:	18
		Impairment rate	Stock of	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	Provisions	Delault Stock	0.0%	PTOVISIONS	Delault Stock	0.0%	3	- Delaute Stock	0.0%	3	Delaute Stock	- 0.0%	3	-	0.0%	3	Delault Stock
	Regional governments or local authorities	0.0%			0.0%			0.0%	õ	-	0.0%	ō		0.0%	ō	-	0.0%	ō	
	Public sector entities	0.0%	1	12.8%	0.0%	1	12.8%	0.0%	1	12.8%	0.0%	1	12.8%	0.0%	1	12.8%	0.0%	1	12.8%
	Multilateral Development Banks				-			-	0			0			0		-	0	
	International Organisations				-			-	0	-		0			0		-	0	
	Institutions	0.0%			0.0%			0.0%	0		0.0%	0		0.0%	0	-	0.0%	0	
	Corporates	1.3%		67.2%	1.1%	50	64.9%	1.0%	53	63.1%	2.2%	53	72.4%	2.1%	59	69.0%	2.0%	63	66.7%
	of which: SME	2.0%		63.4%	1.7%	40	61.1%	1.6%	42	59,4%	3.4%	43	69.0%	3.4%	48	65.6%	3.3%	52	63.4%
	Retail	1.3%	62	78.7%	1.4%	68	71.6%	1.5%	73	66.4%	2.2%	66	76,7%	2.9%	77	68.0%	2.6%	87	63.3%
Croatia	of which: SME	2.3%		46.5%	2.0%	1	44.3%	1.9%	1	43.3%	3.8%	1	49.9%	3.9%	1	48.4%	3.7%	1	47.7%
Crudua	Secured by mortgages on immovable property	0.6%		39.6%	0.6%	48	36.2%	0.5%	51	33,7%	1.0%	50	40.3%	1.7%	59	36.3%	1.2%	67	35.9%
	of which: SME	1.0%		40.7%	1.0%	20	37.9%	1.0%	21	35.8%	1.6%	20	40.3%	2.1%	22	38.2%	2.3%	25	37.7%
	Items associated with particularly high risk	0.0%			0.0%	0		0.0%	0	-	0.0%	0		0.0%	0		0.0%	0	
	Covered bonds				-	0		-	0	-	-	0		-	0		-	0	
	Claims on institutions and corporates with a ST credit assessment				-	0	- 1	-	0	-		0		-	0	-	-	0	
	Collective investments undertakings (CIU)				-	0	- 1	-	0	-	-	0		-	0	-	-	0	-
	Equity	0.0%			0.0%	0	- 1	0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0	
	Securitisation																		
	Other exposures	0.0%	8		0.0%	8		0.0%	8	-	0.0%	8	-	0.0%	8	-	0.0%	8	
	Standardised Total	0.6%	167	59.4%	0.6%	179	55.0%	0.6%	189	51.8%	1.1%	181	60.2%	1.4%	207	54.3%	1.1%	229	52.1%

80.9%

-60.9% 56.4% 60.6% 59.4% 27.6% 14.1%

46.9%

100.09

-73.3% 72.3% 75.7%

63.3% 62.0%

72.5%

31/12/2018 Impairment Stock of Coverage Ratio

140

31/12/2018 Impairment Stock of Coverage Ratio -Brovisions Default Stock<sup>1</sup>

230

0.0% 0.0% 0.0% 0.0%

-0.0% 1.4% 1.3% 4.4% 1.1% 1.0% 0.3% 0.0%

0.0%

0.0%

0.0% 0.0%

0.0% 3.3% 4.3% 0.5%

1.1%

0.0% 0.0% 0.0% 0.9%

Adverse Scenario

31/12/2017

1 45

17

Impairment

80.9%

-64.5% 62.3% 65.1% 69.4% 28.8% 13.9%

10 00

0.0 0.0%
0.0%
0.0%

0.0% 1.4% 1.3% 6.5% 1.1% 0.8% 0.3% 0.0%

0.0%

0.0%

1.9%

Stock of Coverage Ratio

80.9%

62.5% 58.5% 61.6% 62.8% 27.9% 13.5%

48.3%

100.0%

74.8% 74.3% 81.0%

-64.8% 62.0%

74.4%

Coverage Ratio -

31/12/2016

35

30 21

Stock of Coverage Ratio

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario					Γ
			31/12/20	16		31/12/20	17		31/12/20	18		1
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairment	
	Central governments or central banks	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate 0.0%	P
		0.0%	U	-	0.0%	0	-	0.0%	0	-		
	Regional governments or local authorities	0.0%	0	-	0.0%	0		0.0%	0		0.0%	
	Public sector entities	0.0%	0	80.9%	0.0%	0	80.9%	0.0%	0	80.9%	0.0%	
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	
	International Organisations		0	-	-	0	-	-	0	-	-	
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	
	Corporates	0.8%	31	58.8%	0.7%	33	57.4%	0.8%	36	56.2%	1.1%	
	of which: SME	0.7%	1	55.1%	0.7%	1	52.5%	0.7%	1	50.8%	1.0%	
	Retail	2.3%	22	65.0%	2.0%	27	60.8%	1.8%	31	58.6%	5.2%	
Slovakia	of which: SME	0.6%	2	62.0%	0.6%	3	57.4%	0.6%	3	54.4%	0.9%	
SIUVdKId	Secured by mortgages on immovable property	0.4%	19	28.5%	0.3%	21	26.7%	0.3%	22	25.1%	0.6%	
	of which: SME	0.1%	0	13.5%	0.1%	0	11.6%	0.1%	0	10.6%	0.2%	
	Items associated with particularly high risk	0.0%	8	-	0.0%	8	-	0.0%	8	-	0.0%	
	Covered bonds		0	-	-	0	-	-	0	-	-	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	-	
	Collective investments undertakings (CIU)		0		-	0	-	-	0	-	-	
	Equity	0.0%	1	-	0.0%	1	-	0.0%	1	-	0.0%	1
	Securitisation											
	Other exposures	0.0%	1	-	0.0%	1	-	0.0%	1	-	0.0%	
	Standardised Total	0.8%	83	47.0%	0.7%	92	45.1%	0.7%	100	43.5%	1.6%	

						Baseline Sce	nario								Adverse Sce
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	016		31/12/20
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -		
		rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.09	6 (		0.0%	. e
	Regional governments or local authorities	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.09	6 0	100.0%	0.0%	1 1
	Public sector entities	1 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0	-	-	0	-	-	0	-		- 0		-	1 0
	Multilateral Development Banks	100 C	0	-	-	0	-	-	0	-		- 0		-	1 1
	International Organisations	100 C	0	-	-	0	-	-	0	-		- 0	) .	-	1 1
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.09	6 C		0.0%	1 0
	Corporates	1.5%		75.8%	1.6%	172		1.7%	174	73.4%	2.19		3 76.7%	3.3%	177
	of which: SME	1.9%	111	76.8%	2.1%	113	75.0%		116	73.4%	2.79	6 112	2 76.8%	4.2%	11
	Retail	0.2%	24	89.6%	0.2%	24	85.2%	0.2%	25	81.3%	0.49	6 25	5 89.0%	0.6%	2
Montenegro	of which: SME	100 C	0	-	-	0	-	-	0	-		- 0		-	1
montenegro	Secured by mortgages on immovable property	0.5%	17	63.6%	0.5%	18	62.1%	0.4%	18	60.7%	0.89	6 19	67.0%	1.2%	2
	of which: SME	1. Sec.	2	62.0%	-	2	62.0%	-	2	62.0%		- 2	62.0%		1
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.09	6 0		0.0%	1
	Covered bonds		0			0			0	-		- 0			1
	Claims on institutions and corporates with a ST credit assessment	100 C	0	-	-	0	-	-	0	-		- 0		-	1
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-		- 0			1
	Equity	0.0%	0	-	0.0%	0		0.0%	0	-	0.09	6 0		0.0%	1 1
	Securitisation														í.
	Other exposures	0.0%	3		0.0%	3		0.0%	3	-	0.09	6 3	3 .	0.0%	1 3
	Standardised Total	0.5%	214	76.0%	0.5%	217	74.3%	0.5%	220	72.9%	0.7%	219	77.0%	1.0%	224



OTP Bank Nyrt.

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/201	18		31/12/20	)16		31/12/20	17		31/12/20	)18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairmen					Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	-		- 0	-		. 0	-	-	0	- 1
Regional governments or local authorities	-	0	-	-	0	-	-	0	-		- 0	-		. 0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	-		- 0	-		. 0	-	-	0	- 1
Multilateral Development Banks	-	0	-	-	0	-	-	0	-		- 0	-		. 0	-	-	0	- 1
International Organisations	-	0	-	-	0	-	-	0	-		- 0	-		. 0	-	-	0	- 1
Institutions	-	0	-	-	0		-	0	-		- 0	-		. 0	-	-	0	- 1
Corporates	-	0	-	-	0	-	-	0	-		- 0	-		. 0	-	-	0	- 1
of which: SME	-	0	-	-	0		-	0	-		- 0	-		. 0	-	-	0	- 1
Retail	-	0	-	-	0		-	0	-		- 0			. 0	-	-	0	
of which: SME		0	-	-	0		-	0			- 0			. 0		-	0	
Secured by mortgages on immovable property	-	0	-	-	0		-	0			- 0					-	0	
of which: SME		0	-	-	0		-	Ó			- 0					-	0	
Items associated with particularly high risk		0		-	0		-	0			- 0						0	
Covered bonds		0	-	-	0		-	0			- 0	- 1			-	-	0	
Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0			- 0	-					0	-
Collective investments undertakings (CIU)		0		-	0		-	0			- 0	-					0	-
Equity		0			0		-	0			- 0	-					0	
Securitisation		Ű			l i			0			1			1	1			
Other exposures		0			0			0			. 0						0	
Standardised Total		ő			Ő			0			- 0			, ő			ő	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	inario			
		31/12/20	16		31/12/20	)17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks				-	0		-	0	
Regional governments or local authorities			-	-	0	-	-	0	
Public sector entities	1 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (			-	0		-	0	
Multilateral Development Banks			-	-	0	-	-	0	
International Organisations		0	-	-	0	-	-	0	
Institutions				-	0	-	-	0	
Corporates				-	a		-	0	
of which: SME				-	0	-	-	0	
Retail				-	a		-	0	
of which: SME				-	0		-	0	
Secured by mortgages on immovable property				-	0		-	0	
of which: SME								0	
Items associated with particularly high risk									
Covered bonds								0	
Claims on institutions and corporates with a ST credit assessment								0	
Collective investments undertakings (CIU)									
Equity								0	
Securitisation		۱ <sup>۲</sup>							
Other exposures									
Other exposures Standardised Total				-	U U		-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-		0			0	
	0	-		0			0	
	0			0			0	
	0			0			0	
	0			0			0	
	ő	-	-	ő	-		ő	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
	0	-	-	0	-	-	0	
-	0	-		0			0	



## 2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Furgering unlines	STA	0						
Exposure values	IRB Total	0						
	STA	Ö	0	0	0	0	0	0
Risk exposure amounts	IRB Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	palance sheet)
		(accounting value gross of provisions) (1)				gross of provisions) 1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Bulgaria	22 1 52 21 42 91 0 <b>230</b>	22 1 52 21 42 91 0 <b>230</b>	21 0 46 17 42 80 0 <b>206</b>	0 0 0 0 0 0 0	1 0 6 1 0 11 0 <b>18</b>	0 0 3 1 0 0 4	0 1 0 0 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Estonia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	legative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	35 69 19 24 15 0 0 <b>162</b>	35 69 19 24 15 0 0 <b>162</b>	35 27 9 1 0 <b>80</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 42 10 15 14 0 <b>81</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Greece	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Hungary	78 222 469 1,339 2,142 1,442 304 <b>5,996</b>	78 222 469 1,339 2,142 1,442 304 <b>5,996</b>	30 97 171 1,147 1,492 277 129 3,343	0 0 0 0 0 0 0 0	7 19 5 4 9 1 1 <b>46</b>	41 86 274 188 641 1,164 174 <b>2,567</b>	0 20 20 0 0 0 0 0 <b>40</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SO	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)		
		of provisions) (1)		(accounting value gross of provisions) (1)				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	26 16 34 16 0 1 1 <b>93</b>	26 16 34 16 0 1 1 <b>93</b>	13 4 22 3 0 1 0 <b>44</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	12 11 10 12 0 0 0 <b>45</b>	1 0 2 0 0 0 1 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovakia	0 0 0 1 76 9 <b>86</b>	0 0 0 1 76 9 <b>86</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 71 0 <b>71</b>	0 0 1 5 9 <b>16</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Spain	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015								
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			palance sheet)	
		(accounting value gross of provisions) (1)	s (accounting value gross of (1)				profisioner			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)		(i) (i)				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	11 0 0 0 0 0 11	11 0 0 0 0 0 0 11	11 0 0 0 0 0 11	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	27 19 10 6 51 3 0 <b>116</b>	27 19 10 6 51 3 0 <b>116</b>	7 4 3 6 30 0 0 <b>49</b>	0 0 0 0 0 0 0 0 0	0 0 7 0 5 3 0 <b>15</b>	20 0 0 17 0 0 <b>36</b>	0 16 0 0 1 0 <b>16</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



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	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value Derivatives with negative fair value			INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value Derivatives with negative fair value				
		(1)								positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Others	0 0 0 0 0 0 0 6.694	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 3.733		0 0 0 0 0 0 0 0 0 0 0 79	0 0 0 0 0 0 0 0 0 0 2.723	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0

#### Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (4) For expositions in HPT Expositions. (5) For expositions. (5) For expositions (1) For expositions. (5) For



# 2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	16,692	16,692	16,692	16,692	16,692	16,692	16,692
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	16,692	16,692	16,692	16,692	16,692	16,692	16,692
Risk exposure amount for market risk	1,471	1,471	1,471	1,471	1,471	1,471	1,471
Risk exposure amount for operational risk	2,739	2,739	2,739	2,739	3,287	3,287	3,287
Other risk exposure amounts	67	67	67	67	67	67	67
Total risk exposure amount	20,969	20,969	20,969	20,969	21,517	21,517	21,517



# 2016 EU-wide Stress Test - P&L

### OTP Bank Nyrt.

			Baseline Scenario	)		Adverse Scenario	)
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,733	1,600	1,531	1,448	1,458	1,367	1,256
Interest income	2,523	2,157	2,128	2,079	2,249	2,181	2,085
(Interest expense)	-791	-557	-597	-631	-791	-814	-829
Dividend income	8	8	8	8	6	6	6
Net fee and commission income	678	678	678	678	503	503	503
Gains or (-) losses on financial assets and liabilities held for trading, net	-10	27	27	27	-89	20	20
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	-295	-22	-22	-22	-22	-22	-22
Total operating income, net	2,114	2,291	2,222	2,139	1,856	1,873	1,762
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-911	-390	-272	-241	-717	-560	-437
Other income and expenses not listed above, net	-1,031	-1,476	-1,480	-1,478	-1,509	-1,503	-1,500
Profit or (-) loss before tax from continuing operations	173	424	469	420	-370	-190	-175
(Tax expenses or (-) income related to profit or loss from continuing operations)	-2	-127	-141	-126	0	0	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	171	297	329	294	-370	-190	-175
Attributable to owners of the parent	172	298	330	295	-368	-188	-173
Amount of dividends paid	146	168	195	222	0	0	0
Attributable to owners of the parent net of estimated dividends	26	130	135	74	-368	-188	-173

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



### 2016 EU-wide Stress Test: Capital

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					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	3,416	3,359	3,503	3,586	2,905	2,704	2,517
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,811	2,825	2,969	3,052	2,371	2,170	1,984
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-95	-95	-95	-95	-95	-95	-95
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,755	3,885	4,020	4,093	3,386	3,198	3,025
	A.1.3	Accumulated other comprehensive income	-503	-503	-503	-503	-503	-503	-503
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	45	45	45	45	-65	-65	-65
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	16	16	16	16	-16	-16	-16
	A.1.4	Other Reserves	270	270	270	270	270	270	270
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	2	2	2	2	2	2	2
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-5	-5	-5	-5	-5	-5
	A.1.8	(-) Intangible assets (including Goodwill)	-491	-491	-491	-491	-491	-491	-491
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-219	-219	-219	-219	-219	-219	-219
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-295	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	392	-18	-9	0	26	13	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	3	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/- )	-27	-18	-9	0	26	13	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-10	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	426	0	0	0	0	0	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	131	0	0	0	0	0	0
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	295	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-295	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,811	2,825	2,969	3,052	2,371	2,170	1,984
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	605	534	534	534	534	534	534
	A.4.1	Tier 2 Capital instruments	605	534	534	534	534	534	534
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	20,969	20,969	20,969	20,969	21,517	21,517	21,517
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	13.41%	13.47%	14.16%	14.56%	11.02%	10.08%	9.22%
Transitional period	C.2	Tier 1 Capital ratio	13.41%	13.47%	14.16%	14.56%	11.02%	10.08%	9.22%
	C.3	Total Capital ratio	16.29%	16.02%	16.71%	17.10%	13.50%	12.56%	11.70%
CAPITAL RATIOS (%)	D.1	Common Equity Tier 1 Capital ratio (1)	12.94%	13.56%	14.20%	14.56%	10.90%	10.02%	9.22%
Fully loaded	D.2 D.3	Tier 1 Capital ratio (2) Total Capital ratio (3)	12.94%	13.56%	14.20%	14.56%	10.90%	10.02%	9.22%
	D.3 E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	15.83%	16.11%		17.10%	13.38%	12.50%	11.70%
	F	(cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into	0	0	0	0	0	0	0
	F F.1	Common Equity Tier 1 or are written down upon a trigger event (5)					0		0
Memorandum items	F.1 G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)		34,237	34,237		0	0	0
- Heinorandum items	G.1 G.2	Total leverage ratio exposures (transitional)	34,237	34,237 34,143	34,237	34,237 34,143	34,237 34,143	34,237 34,143	34,237 34,143
	G.2 G.3	Total leverage ratio exposures (fully loaded)	34,143	34,143	34,143	34,143	34,143	34,143	
		Leverage ratio (transitional)							5.79%
	G.4	Leverage ratio (fully loaded)	7.95%	8.33%	8.72%	8.94%	6.87%	6.32%	5.81%

 X.93%
 8.33%
 8.72%
 8.94%
 6.87%
 6.32%

 (1) Edly-loaded CTL capital ratio estimation: [A1-A1.13-A1.21+MIN(A2+A.13.42.2-A4.30)/0]/[B-8.1]
 (2) Edly-loaded TL capital ratio estimation: [A1-A1.21+A2.2-A2.43.30)/0]/[B-8.1]
 (3) Edly-loaded TL capital ratio estimation: [A1-A1.21+A2.2-A2.43.30)/0]/[B-8.1]
 (3) Edly-loaded TL capital ratio estimation: [A1-A1.21+A2.2-A2.44-MIN(A4+A2.2-A4.3.30)/[B-8.1]
 (3) Edly-loaded TL capital ratio estimation: [A1-A1.21+A2.2+A.4-A4.30]/[B-8.1]
 (4) Conversions not considered for CETL computation
 (4) Conversions not considered for CETL computation
 (5) Edcluding instruments included in row E
 (5) Edcluding instruments included in row E
 (5) Edcluding instruments included in row E



Information on performing and non-performing exposures<sup>1</sup>

### OTP Bank Nyrt.

				31/12/2	2015			
		Gross carrying ar	g amount Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial		
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	6,940	0	3	3	0	3	0	
Central banks	. 114	0	0	0	0	0	0	
General governments	6,615	0	2	2	0	2	0	
Credit institutions	53	0	0	0	0	0	0	
Other financial corporations	129	0	0	0	0	0	0	
Non-financial corporations	29	0	1	1	0	1	0	
Loans and advances(including at amortised cost and fair value)	26,544	279	4,711	3,778	234	2,974	1,397	
Central banks	5,212	0	0	0	0	0	0	
General governments	409	1	9	8	2	1	9	
Credit institutions	999	0	0	0	0	0	0	
Other financial corporations	185	0	5	4	1	3	2	
Non-financial corporations	7,009	23	2,239	1,627	27	1,258	738	
Households	12,730	256	2,457	2,138	204	1,712	648	
DEBT INSTRUMENTS other than HFT	33,484	279	4,714	3,781	234	2,977	1,397	
OFF-BALANCE SHEET EXPOSURES	4,998		96	29	9	12	3	

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Information on forborne exposures<sup>1</sup> OTP Bank Nyrt.

		31/12/2015								
	Gross carrying an with forbearance	ount of exposures measures	Accumulated impair changes in fair value and provisions for ex forbearance measur	e due to credit risk kposures with	Collateral and financial guarantees received on					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures					
Debt securities (including at amortised cost and fair value)	1	1	1	1	0					
Central banks	0	0	0	0	0					
General governments	0	0	0	0	0					
Credit institutions	0	0	0	0	0					
Other financial corporations	0	0	0	0	0					
Non-financial corporations	1	1	1	1	0					
oans and advances (including at amortised cost and fair value)	2,334	1,887	1,099	1,047	888					
Central banks	0	0	0	0	0					
General governments	0	0	0	0	0					
Credit institutions	0	0	0	0	0					
Other financial corporations	1	1	1	1	0					
Non-financial corporations	1,270	1,154	629	623	456					
Households	1,063	732	469	423	432					
EBT INSTRUMENTS other than HFT	2,334	1,887	1,099	1,048	888					
oan commitments given	5	0	1	0	0					

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30